

Suk Young Lee
3416 Clearview Expy
Bayside, NY 11361-1312

September 5, 2018



DYNAMIC
RECOVERY SOLUTIONS

135 Interstate Blvd. | Greenville, SC 29615



Original Creditor: MBNA America Bank, N.A.
Original Account Number: *****5549
Current Creditor: CACH, LLC • DRS Account No.: [REDACTED] 1489
Current Balance: \$14,939.93

Itemization of balance: Charge-off Balance: \$14759.93; Interest Accrued since Charge-off: \$0.00;
Non-interest charges accrued since charge-off: \$0.00; Non-interest fees accrued since charge-off: \$180.00;
Total amount of payments made on the debt since the charge-off: \$0.00; Date of Last Payment: 04/10/12

New York Residents: We are required by regulation of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice: Your creditor or debt collector believes that the legal time limit (statute of limitations) for suing you to collect this debt may have expired. It is a violation of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., to sue to collect on a debt for which the statute of limitations has expired. However, if the creditor sues you to collect on this debt, you may be able to prevent the creditor from obtaining a judgment against you. To do so, you must tell the court that the statute of limitations has expired. Even if the statute of limitations has expired, you may choose to make payments on the debt. However, be aware: if you make a payment on the debt, admit to owing the debt, promise to pay the debt, or waive the statute of limitations on the debt, the time period in which the debt is enforceable in court may start again. If you would like to learn more about your legal rights and options, you can consult an attorney or a legal assistance or legal aid organization."

The law limits how long you can be sued on a debt. Because of the age of your debt, CACH, LLC will not sue you for it. If you do not pay the debt, CACH, LLC may report or continue to report it to the credit reporting agencies as unpaid.

New York City Residents: Please contact Brittany Scott at 877-821-1659 to resolve this debt. New York City Department of Consumer Affairs License Number 1314030-DCA. **WE ARE REQUIRED BY LAW TO GIVE YOU THE FOLLOWING INFORMATION ABOUT THIS DEBT.** The legal time limit (statute of limitations) for suing you to collect this debt has expired. However, if somebody sues you anyway to try to make you pay this debt, court rules **REQUIRE YOU** to tell the court that the statute of limitations has expired to prevent the creditor from obtaining a judgment. Even though the statute of limitations has expired, you may **CHOOSE** to make payments. However, **BE AWARE:** if you make a payment, the creditor's right to sue to make you pay the entire debt may **START AGAIN**.

If you make a partial payment on this account it may restart the statute of limitations on this account.

Dear Suk Young Lee,

We have been asked to contact you by our client, CACH, LLC, regarding your past due account with them. The account has been placed with our office for collection.

- ① Our office will allow you to resolve your account for \$5,228.98. Your payment is due on October 20, 2018. We are not obligated to renew this offer. Upon receipt and clearance of your payment, this account will be considered satisfied and closed. A satisfaction letter will be issued or:
- ② Our office will allow you to resolve your account for \$5,975.97 in 3 payments of \$1,991.99. Your first payment is due on October 20, 2018. To comply with this offer, payments should be no more than 30 days apart. We are not obligated to renew this offer. Upon receipt and clearance of these three payments, this account will be considered satisfied and closed. A satisfaction letter will be issued.

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, that you dispute the validity of the debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within 30 days after receipt of this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Customer Service: 877-821-1659

<http://drs.cssimpact.com/negotiator/>

PO BOX 25759, GREENVILLE, SC 29616-0759

ACH DISCLOSURE: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you wish to rescind this authorization and cancel this payment, please call 877-821-1659 between 8:00 AM and 9:00 PM EST, Monday – Friday at least 2 business days prior to the date of the payment.

Scan this code
with your
smartphone
to pay your
bill online.



PLEASE SEE THE REVERSE SIDE FOR IMPORTANT INFORMATION.

Please Detatch And Return in The Enclosed Envelope With Your Payment.

Payment Options: Online - visit us at <http://drs.cssimpact.com/negotiator/> • Money Gram - use code 7143
PayPal - send payment to payment@gotodrs.com • Check or Money Order - payable to Dynamic Recovery Solutions



PRIVACY NOTICE

This Privacy Notice is being provided on behalf of each of the following related companies (collectively, the "Resurgent Companies"). It describes the general policy of the Resurgent Companies regarding the personal information of customers and former customers.

Resurgent Capital Services L.P.
Sherman Acquisition L.L.C.
Resurgent Capital Services PR LLC
CACV of Colorado, LLC
Sherman Originator III LLC

LVNV Funding, LLC
PYOD LLC
Anson Street LLC
CACH, LLC

Ashley Funding Services LLC
SFG REO, LLC
Pinnacle Credit Services, LLC
Sherman Originator LLC

Information We May Collect. The Resurgent Companies may collect the following personal information: (1) information that we receive from your account file at the time we purchase or begin to service your account, such as your name, address, social security number, and assets; (2) information that you may give us through discussion with you, or that we may obtain through your transactions with us, such as your income and payment history; (3) information that we receive from consumer reporting agencies, such as your creditworthiness and credit history, and (4) information that we obtain from other third party information providers, such as public records and databases that contain publicly available data about you, such as bankruptcy and mortgage filings. All of the personal information that we collect is referred to in this notice as "collected information".

Confidentiality and Security of Collected Information. At the Resurgent Companies, we restrict access to collected information about you to individuals who need to know such collected information in order to perform certain services in connection with your account. We maintain physical safeguards (like restricted access), electronic safeguards (like encryption and password protection), and procedural safeguards (such as authentication procedures) to protect collected information about you.

Sharing Collected Information with Affiliates From time to time, the Resurgent Companies may share collected information about customers and former customers with each other in connection with administering and collecting accounts to the extent permitted under the Fair Debt Collection Practices Act or applicable state law.

Sharing Collected Information with Third Parties The Resurgent Companies do not share collected information about customers or former customers with third parties, except as permitted in connection with administering and collecting accounts under the Fair Debt Collections Practices Act and applicable state law.